

UNITED STATES BANKRUPTCY COURT  
District of New Jersey

Albert Russo  
Standing Chapter 13 Trustee  
PO Box 4853  
Trenton, NJ 08650  
(609) 587-6888

In re:

John J. Payne  
Theresa A. Payne

Debtor(s)



Order Filed on June 9, 2025  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 22-15611 / MBK

Hearing Date: 06/04/2025

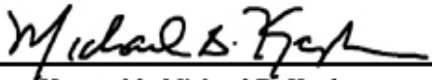
Judge: Michael B. Kaplan

Chapter: 13

**ORDER REGARDING CHAPTER 13 STANDING  
TRUSTEE'S MOTION TO DISMISS OR  
CERTIFICATION OF DEFAULT**

The relief set forth on the following page is **ORDERED**.

**DATED: June 9, 2025**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

This matter having come before the Court on the Standing Trustee's Motion to Dismiss or an objection to the Trustee's Certification of Default, and good cause having been shown, it is

**ORDERED** that case is allowed to continue under Chapter 13 upon the following terms and conditions:

- \$43,021.50 paid to date
- Debtor(s) shall remit \$1,134.00 per month to the Trustee for 25 months beginning 07/01/2025
- If the Debtor(s) fail to make regular plan payments to the Trustee for a period of more than 30 consecutive days, upon the Certification of the Trustee of such non-payments, with Notice of the Certification to the Debtor(s) and the Debtor(s) attorney, if any, the within case shall be dismissed.

In re:  
John J. Payne  
Theresa A. Payne  
Debtors

Case No. 22-15611-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jun 10, 2025

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 12, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ John J. Payne, Theresa A. Payne, 19 Tiller Drive, Barnegat, NJ 08005-1726

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 12, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 10, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Robert Cameron Legg	on behalf of Joint Debtor Theresa A. Payne courtdocs@oliverandlegg.com;legg.r.c.r59915@notify.bestcase.com
Robert Cameron Legg	on behalf of Debtor John J. Payne courtdocs@oliverandlegg.com;legg.r.c.r59915@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5